

**Law Offices of
Mark L. Berrier**

1250 Capital of Texas Highway South
Building 2, Suite 300, Austin, Texas 78746
telephone: 512.329.2655
facsimile: 512.330.1710

FAX

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TO: Examiner Sam Rimell
(via USPTO central fax no. 703-872-9306)

RE: Attorney Docket IBIG1100-2; Ser. No. 09/990,954; "Signature Loop
Authorizing Method and Apparatus;" Applicant Paul V. Morinville
Response to Office Action mailed May 3, 2004

PAGES: 8 (plus cover sheet)

NOTE:

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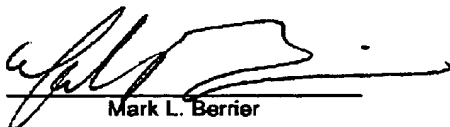
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| IN THE UNITED STATES PATENT AND TRADEMARK OFFICE | | JUL 14 2004 |
| RESPONSE TO OFFICE ACTION | | Atty. Docket No. IBIG1100-2 |
| Applicants Morinville, Paul V. | | |
| Application Number 09/990,954 | Date Filed 11/21/01 | |
| Title Signature Loop Authorizing Method and Apparatus | | |
| Group Art Unit 2175 | Examiner Rimell, Samuel G. | |
| Confirmation Number: 4408 | | |

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| <p align="center">Certificate of Mailing Under 37 C.F.R. §1.8</p> <p>I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office on July 14, 2004.</p> <p align="center"> Mark L. Berrier</p> |
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Dear Sir:

This Response is submitted in reply to the Office Action mailed May 3, 2004. The Applicant respectfully requests that the Examiner reconsider the rejections of the claims in view of the amendments and remarks below.

Amendments to the claims begin on page 2.

Remarks begin on page 7.